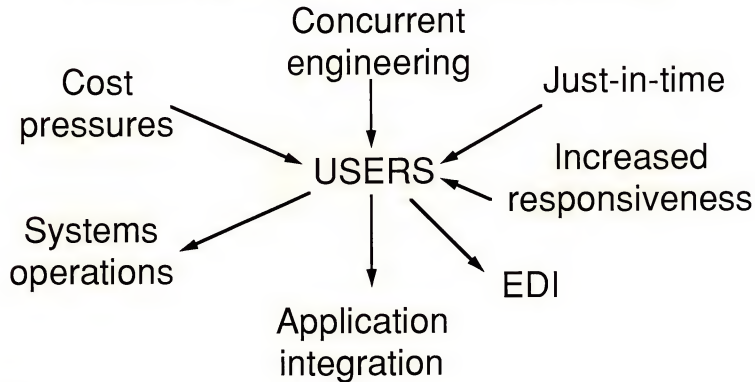


User Pressures, Europe

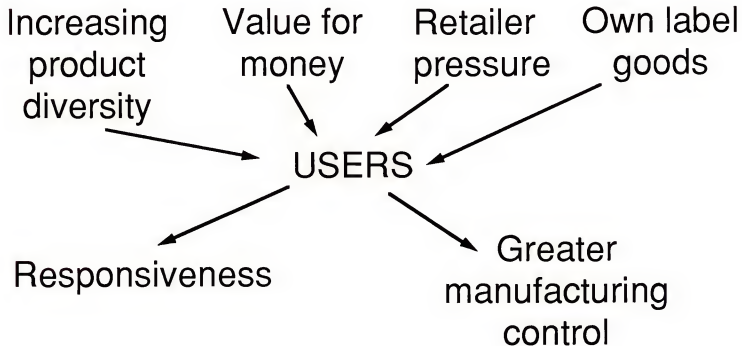
Discrete Manufacturing



E-VM-86

User Pressures, Europe

Process Manufacturing



E-VM-87

Key Banking Issues and Trends

- World banking crisis
- Retrench versus diversify
- IS spending pause
- Banking mergers
- IS vendor consolidation
- Outsourcing

E-VM-88

Insurance User Pressures, Europe

- Integrating acquired business
- Internal resistance to change
- Old products (insurance)
- Lack of trained staff

E-VM-89

